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Washington, D.C. 20231

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Sir:

Transmitted herewith for filing is the Patent Application of:

Inventors: Dwip N. Banerjee, Rabindranath Dutta, Lorin E. Ullmann  
For: Method, Program, And System For Resetting The Value Of A Coupon  
Based on Market Information

J1017 U.S. PTO  
10/042481  
01/09/02



Assignee Name: International Business Machines Corporation

Assignee Residence: Armonk, New York

Enclosed are:

14 Patent Specification including an Abstract

4 Pages of Claims

7 Sheet(s) of drawings.  Informal  Formal

2 Declaration(s) and Power of Attorney

Form PTO 1595 and Assignment of the Invention to IBM Corporation

A certified copy of a \_\_\_\_\_ application.

Information Disclosure Statement, PTO 1449 and copies of six references.

The filing fee has been calculated as shown below:

For	Number Filed	Number Extra	Rate	Fee
Basic Fee				\$ 740.00
Total Claims	21 - 20	1	x 18 =	\$ 18.00
Indep. Claims	3 - 3	0	x 84 =	\$ .00
MULTIPLE DEPENDENT CLAIM PRESENTED			x 280 =	\$ .00
				TOTAL \$ 758.00

Please charge my Deposit Account No. 09-0447 in the amount of \$758.00. A duplicate copy of this sheet is enclosed.

The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account 09-0447. A duplicate copy of this sheet is enclosed.

Any additional filing fees required under 37 CFR 1.16.  
 Any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

By DAVID MIMS, JR.  
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